<<Adviser name>>

<<Address 1>>

<<Address 2>>

<<Address 3>>

<<Address 4>>

<Address 5>>

<<Address 6>>

17 December 2012

Dear Adviser

Important notification which requires your attention. Please ensure this letter is passed to the adviser who looks after the below listed policies.

Please find enclosed a copy of a policyholder notification that we have issued.

We are writing to you as you have one or more clients that are affected by this notification, as detailed below:

Should you have any general queries about your client's policies, you can contact our Customer Service Team at Head Office by email: csc@r360.com or by telephone: +44 (0)1624 681682 where our representatives will be able to assist you further.

Kind regards,

Natalie Hall

Director of Marketing

Enclosure: Copy of <<policyholder>><<adviser>> letter